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2003 SENATE POLITICAL SUBDIVISIONS

SB 2412

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# 2003 SENATE STANDING COMMITTEE MINUTES

### BILL/RESOLUTION NO. SB 2412

Senate Political Subdivisions Committee

☐ Conference Committee

Hearing Date February 6, 2003

Tape Number	Side A	Side B	Meter#
2	X		1711 - 4324
Committee Clerk Signature	Skuley	Luga	

Minutes:

CHAIRMAN COOK opened the hearing on SB 2412 which is a Bill for an Act to provide for the inclusion of a nonprofit organization under a general liability insurance policy of a political subdivision.

All members (6) were in attendance.

SENATOR DAVE O'CONNELL District 6, introduced SB 2412 which is a bill to allow nonprofit buses, such as senior citizen buses to come in under general liability insurance coverage under political subdivision.

Rick Thom, Executive Director of Souris Basin Transportation in Minot, ND and President of the Dakota Transit Association, appeared in support of SB 2412. (See attached testimony and letter of support from ND Senior Service Providers)

**Neutral Support** 

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Senate Political Subdivisions Committee
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Hearing Date February 6, 2003

Steve Spilde, Chief Executive Officer of the ND Insurance Reserve Fund, appeared to present information regarding SB 2412 (See attached testimony)

Brenda Dissett, North Dakota Association Non Profit Organization appeared to present some information. There are around 2300 charitable nonprofit organizations in the state and about 879 have a budget over \$25,000. This means they report to the IRS. A lot of the nonprofit organizations are feeling the pinch of insurance going up.

James Moench Executive Director of ND Disabilities Advocacy Consortium, pointed out that liability insurance is a big stumbling block for nonprofit organizations.

No other testimony.

CHAIRMAN COOK closed the hearing on SB 2412.

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# 2003 SENATE STANDING COMMITTEE MINUTES

#### **BILL/RESOLUTION NO. SB 2412**

Senate Political Subdivisions Committee

☐ Conference Committee

Hearing Date: February 13, 2003 (Discussion and Action)

Tape Number	Side A	Side B	Meter #	
1	X		1705 - 3090	
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Minutes:

CHAIRMAN COOK called the committee to order. All members (6) in attendance.

Discussion:

SENATOR POLOVITZ asked if this bill passed if it would move over to the bus companies and open up the door for school buses that were contracted.

SENATOR COOK answered that this particular bill does not apply to schools. The organization has to be nonprofit and has to provide transportation on buses, vans or motor vehicles to senior citizens or disabled individuals.

SENATOR JUDY LEE said she was looking at Mr Spilde's testimony and he said adding organizations you do not control is not a sound risk management practice. This is her reservation. She fears for the soundness of that fund if we open the door however well intended. This could lead to a flood gate situation.

SENATOR COOK agreed with her.

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Senate Political Subdivisions Committee
Bill/Resolution Number SB 2412
Hearing Date February 13, 2003

SENATOR JUDY LEE moved a DO NOT PASS on SB 2412.

SENATOR GARY LEE seconded the motion.

Roll call Vote: Yes 5 No 1 Absent 0

Carrier: SENATOR JUDY LEE

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Roll Call Vote #:

# 2003 SENATE STANDING COMMITTEE ROLL CALL VOTES BILL/RESOLUTION NO. SR 24/2

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otion Made By Senator Jus	dy Le	Second	led By Sens for	Gary	Lee
Senators	Yes	No	Senators	Yes	No
Senator Dwight Cook, Chairman	<del>  X</del> _				
Senator John O. Syverson, V C	<del>  X</del> _				
Senator Gary A. Lee	<del>  X</del>	<b></b>			
Senator Judy Lee Senator Linda Christenson	X	<del> </del>			
Senator Michael Polovitz	<del>  ×</del>	<del> </del>			
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he vote is on an amendment, briefl	v indicat	e intent:			

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REPORT OF STANDING COMMITTEE (410) February 13, 2003 2:03 p.m.

Module No: SR-28-2608 Carrier: J. Lee Insert LC: . Title: .

REPORT OF STANDING COMMITTEE

SB 2412: Political Subdivisions Committee (Sen. Cook, Chairman) recommends DO NOT PASS (5 YEAS, 1 NAY, 0 ABSENT AND NOT VOTING). SB 2412 was placed on the Eleventh order on the calendar.

(2) DESK, (3) COMM

Page No. 1

SR-28-2608

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2003 TESTIMONY

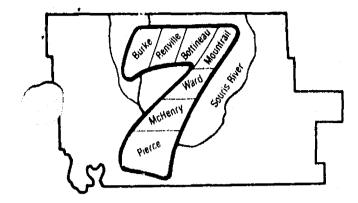
SB 2412

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10/23/03

Date



# **Souris Basin Transportation Board**

P.O. BOX 2211 • MINOT, ND 58702 • (701) 852-8008

EQUAL OPPORTUNITY EMPLOYER

Operating and Coordinating a Rural Public Transportation System in a Seven County Area.

Mr. Chairman and members of the Political Subdivision Committee, my name is Rick Thoms, Executive Director of Souris Basin Transportation in Minot, North Dakota. I am also the President of the Dakota Transit Association, which presents 75 public transit providers in North and South Dakota.

I am here asking for your support in the passage of Senate Bill 2412, relating to the expanded insurance coverage for senior transportation.

In January of 2002, we where notified that our insurance carrier for our general liability would no longer carry this type of policy. It took us over five months to fine another insurance company that would insurance us. This was not too bad to deal with, but then came the price. It was now up to \$2,845.00. Compare this quote to what we where paying at \$940.00 a year for the same coverage (one million dollars in coverage).

If you pass this bill, and allow the NDIRF to insurance us with the general liability, I know the cost would not be as high as what we a paying on the commercial market. This savings would then be put back into the operational budget, where it is needed due to the high cost of fuel. Since the incorporation of Souris Basin, we have not had one claim under our general liability policy. We do have a risk management problem in place that includes continuing training of our personnel. Problem

Again, we ask for support for the passage of Senate Bill 2412. We need your help and appreciate your support, Thank you.....

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# NORTH DAKCTA SENIOR SERVICE PROVIDERS

DATE: February 4, 2003

RE: Support of SB 2412

North Dakota Senate Political Subdivisions Committee:

This letter is a statement of our Associations strong support of SB 2412 that would allow non profit agencies purchasing automobile liability insurance through the ND Insurance Reserve Fund to also obtain their general liability insurance through NDIRF.

Since auto policy coverage is already available to non-profits that provide transportation services we feel it would be logical for general liability insurance to also be obtained from NDIRF.

Please consider our strong support for SB 2412 and give this bill a Do-Pass recommendation.

Sincerely,

Cheryl Hongerus

Cheryl Jongerius

President

ND Senior Service Providers

C/O Dickey County Senior Citizens

PO Box 213

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Ellendale, ND 58436-0213

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#### SENATE BILL NO. 2412 SENATE POLITICAL SUBDIVISIONS COMMITTEE

Testimony of Steve Spilde February 6, 2003

Chairman Cook and members of the Senate Political Subdivisions Committee, my name is Steve Spilde and I am the Chief Executive Officer of the North Dakota Insurance Reserve Fund ("NDIRF").

I appear before the committee today to present what the NDIRF believes to be relevant information regarding SB 2412. At the present time, NDIRF provides liability coverage for nearly 90% of North Dakota's political subdivisions.

In our view, SB 2412 would not alter conditions that already exist. Political subdivisions have authority to contract for insurance or participation in a governmental self insurance pool (such as NDIRF) to manage their liability risks. A part of those contractual relations includes the possibility of negotiation between the political subdivision and insurance carrier or pool regarding the addition of other entities as "additional insureds" (insurance companies) or "additional covered parties" (NDIRF). The final decision on whether to add an entity to a political subdivision's coverage rests with the insurance carrier or pool.

The NDIRF recognizes that there are instances of business convenience where a pool member may need to add another entity as an additional covered party and we seek to accommodate members where it makes sense. That being said, it is our general advice to members that adding organizations you do not control is not a sound risk management practice and should be kept to a minimum.

I would be pleased to respond to any questions committee members may have.

Thank you.

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